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LISTING OF THE CLAIMS**Listing of the Claims**

- 5
1. (Previously Amended) In a system including an advice consumer for gathering broadcast information from a communications medium and a reader associated with said advice consumer for determining relevance of said broadcast information, a communications system comprising:
- 10 an advice provider which broadcasts information over a communications medium to target situations based on an arbitrary combination of computationally verifiable conditions of an advice consumer computer and its environment;
- wherein said advice consumer is advised of said information only if
- 15 said information meets certain predetermined relevance criteria as determined by said reader;
- wherein said advice provider broadcasts highly targeted advice the relevance of which to an advice consumer is determined by said reader without compromising individual privacy and without learning of identity and
- 20 attributes of said advice consumer; and
- wherein said environment includes data of a sensitive or private nature.
2. (Original) The system of Claim 1, said relevance criteria further comprising:
- a set of any of demographic, biologic, geographical, and other
- 25 empirical models used to infer statistically that a certain condition is highly likely to be true, even when it cannot be verified by direct calculation, measurement, or formal logical deduction, by using any of information which may be publicly available, information present in a user profile, information directly measurable, or information available from third parties.
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3. (Original) The system of Claim 1, wherein said data comprise financial data.
4. (Original) The system of Claim 1, wherein said data comprise transaction
- 35 data.

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5. (Original) The system of Claim 1, wherein said data comprise health or medical data.
- 5 6. (Original) The system of Claim 5, wherein said relevance criteria comprise assertions that certain combinations of prescription drugs, certain interactions between genetic or blood type information or other personal medical history and certain behavior or illness or drug prescriptions.
- 10 7. (Original) The system of Claim 1, further comprising:
an inspector library containing executable code which is invoked as part of a continual relevance evaluation process; and
one or more remote inspector methods for remotely performing any of mathematico-logical calculations, executing computational algorithms,
15 returning the results of system calls, accessing the contents of storage devices, and querying said communicating devices.
8. (Original) The system of Claim 7, said one or more remote inspector methods comprising any of medical records inspectors, remote financial
20 records inspectors, and remote drug prescription inspectors.
9. (Original) The system of Claim 7, wherein said one or more remote inspector methods comprise any of server side components and client side components.
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10. (Original) The system of Claim 7, wherein said one or more remote inspector methods comprise server side components for providing remote information access.
- 30 11. (Original) The system of Claim 10, wherein a consumer receives advice via said remote information access, and said consumer's personal information is included in said server side components, only if said consumer authorizes inclusion of said consumer's personal information in said server side components.

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12. (Original) The system of Claim 7, further comprising:

means for a consumer subscribing to advice sites which make use of said remote inspectors.

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13. (Original) The system of Claim 7, wherein a remote inspector method on a consumer machine establishes a connection with an information server and performs one or more queries to determine if relevant information is present on said information server with regard to said consumer; and wherein said
10 information is gathered by said server.

14. (Original) The system of Claim 9, wherein a connection between said client and said server is secured by a cryptographic protocol.

15 15. (Original) The system of Claim 9, wherein the identity of a client requesting information is authenticated by a server using an authentication protocol.

16. (Withdrawn) A method for remotely and anonymously inspecting one or
20 more communicating devices for information of a personal nature, comprising the steps of:

providing an inspector library containing executable code which is invoked as part of a continual relevance evaluation process;

25 providing one or more remote inspector methods for remotely performing any of mathematico-logical calculations, executing computational algorithms, returning the results of system calls, accessing the contents of storage devices, and querying said communicating devices;

providing a client for transmitting queries;

30 providing a server on which at least part of said one or more remote inspector methods are hosted for receiving said queries;

said server searching a database for a relevant entry;

said server returning a response string; and

said client receiving said response string.

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17. (Withdrawn) The method of Claim 16, wherein said client comprises an advice consumer; and wherein said server comprises an advice provider.

18. (Withdrawn) The method of Claim 17, wherein said advice concerns
5 prescription drug interaction, the method further comprising the steps of:
said advice provider gathering information regarding said prescription
drug interaction from one or more sources; and
said remote inspector method applying advice consumer queries to
said server to determine relevance of said prescription drug interaction
10 information to an advice consumer.

19. (Withdrawn) The method of Claim 17, wherein said advice is provided by
a consolidator that authors an advisory that asserts the existence of a
consumer in a travel agency customer database who has reserved passage
15 between one location and another on or near a particular date, said method
further comprising the steps of:
placing said advisory at an advice site of said consolidator;
said advice consumers comprising various travel agencies that
subscribe to said consolidator's advice site;
20 said advice consumers maintaining a remote Inspector method in their
computer which searches said travel agency customer database for
customers with certain travel plans;
providing advisories to said advice consumer's computers;
said remote inspector method automatically inspecting said advisories
25 for relevance; and
said travel agencies offering a traveler passage, as provided by said
consolidator, if relevance of said advisory is established.

20. (Withdrawn) The method of Claim 17, wherein said advice is provided by
30 a transport entity in the form of advisories that assert the existence, in a user
profile, of an expressed desire to obtain transportation to a certain location,
wherein said advisory is placed at an advice site of said transport entity, said
method further comprising the steps of:
said advice consumers comprising potential transportation users;

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said advice consumers maintaining a remote inspector method in their computer that is set to subscribe to said transport entity's advice site;

said advice consumers adding expressions of special interest to user profiles indicating locations to which transportation is desired;

- 5 providing advisories to said advice consumer's computer;
automatically inspecting said advisories for relevance; and
said transport entity offering transportation to said potential
transportation user based upon said advice consumer's profile.

- 10 21. (Withdrawn) The method of Claim 17, wherein an offeror submits an advisory to a market maker offering a transaction concerning an item, the method further comprising the steps of:

said market maker posting one or more advisories regarding said item on said market maker's advice site;

- 15 one or more users subscribing to said market maker's advice site;
said one or more user's inputting information about interests to a corresponding user profile, wherein relevant advisories comprise items meeting said user's interests;

- 20 a user's advice reader gathering advisories from said market maker's advice site; and

performing relevance evaluation in accordance with said user profile, as inspected by a user profile inspector method.

22. (Withdrawn) The method of Claim 17, further comprising the steps of:

- 25 an offeror submitting an advisory to an advice site, said offeror offering a balance transfer to individuals having sufficient balances and/or incomes;

posting said advisory at said advice site;

a user subscribing to said advice site;

- 30 said user providing information with regard to any of credit card balance, existing interest rate on balance, and income, said information being used in a user profile;

using a remote inspector method for verifying said information; and

using said information to determine if said user is approved;

wherein relevant advisories have credit preapproved.

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23. (Withdrawn) The method of Claim 17, further comprising the steps of:
an offeror submitting an advisory to an advice site, said advisory
providing variables associated with principal, current interest, and term of an
5 existing loan;
posting said advisory at said advice site;
a user subscribing to said advice site;
said user providing information for use in a user profile; and
using a remote inspector method for evaluating relevance;
10 wherein said advisory is relevant if it provides a set of better terms than
an existing loan.

24. (Previously Amended) In a system including an advice consumer for
gathering broadcast information from a communications medium and a reader
15 associated with said advice consumer for determining relevance of said
broadcast information, a communications method comprising the steps of:
providing an advice provider which broadcasts information over a
communications medium to target situations based on an arbitrary
combination of computationally verifiable conditions of an advice consumer
20 computer and its environment;
wherein said advice consumer is advised of said information only if
said information meets certain predetermined relevance criteria as determined
by said reader;
wherein said advice provider broadcasts highly targeted advice the
25 relevance of which to an advice consumer is determined by said reader
without compromising an advice consumer's privacy and without learning of
identity and attributes of said advice consumer; and
wherein said environment includes data of a sensitive or private nature.

30 25. (Original) The method of Claim 24, wherein said data comprise financial
data.

26. (Original) The method of Claim 24, wherein said data comprise health or
medical data.

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27. (Original) The method of Claim 26, wherein said relevance criteria
comprise assertions that certain combinations of prescription drugs, certain
interactions between genetic or blood type information or other personal
5 medical history and certain behavior or illness or drug prescriptions.
28. (Original) The method of Claim 24, further comprising the steps of:
providing an inspector library containing executable code which is invoked
as part of a continual relevance evaluation process; and
10 providing one or more remote inspector methods for remotely performing
any of mathematico-logical calculations, executing computational algorithms,
returning the results of system calls, accessing the contents of storage
devices, and querying said communicating devices.
- 15 29. (Original) The method of Claim 28, said one or more remote inspector
methods comprising any of medical records inspectors, remote financial
records inspectors, and remote drug prescription inspectors.
30. (Original) The method of Claim 28, wherein said one or more remote
20 inspector methods comprise any of server side components and client side
components.
31. (Original) The method of Claim 28, wherein said one or more remote
inspector methods comprise server side components for providing remote
25 information access.
32. (Original) The method of Claim 29, wherein a consumer receives advice
via said remote information access, and said consumer's personal information
is included in said server side components; only if said consumer authorizes
30 inclusion of said consumer's personal information in said server side
components.
33. (Original) The method of Claim 28, further comprising the step of:

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a consumer subscribing to advice sites which make use of said remote inspectors.

34. (Original) The method of Claim 28, wherein a remote inspector method on
5 a consumer machine establishes a connection with an information server and performs one or more queries to determine if relevant information is present on said information server with regard to said consumer; and wherein said information is gathered by said server.

10 35. (Original) The method of Claim 28, wherein a connection between said client and said server is secured by a cryptographic protocol.

36. (Original) The method of Claim 28, wherein the identity of a client
15 requesting information is authenticated by a server using an authentication protocol.

37. (Withdrawn) An apparatus for remotely and anonymously inspecting one or more communicating devices for information of a sensitive or private nature, comprising:

20 an inspector library containing executable code which is invoked as part of a continual relevance evaluation process;

one or more remote inspector methods for remotely performing any of mathematico-logical calculations, executing computational algorithms, returning the results of system calls, accessing the contents of storage
25 devices, and querying said communicating devices;

a client for transmitting queries; and

a server on which at least part of said one or more remote inspector methods are hosted for receiving said queries;

wherein said server searches a database for a relevant entry;

30 wherein said server returns a response string; and

wherein said client receives said response string.

38. (Withdrawn) The apparatus of Claim 37, wherein said client comprises an advice consumer; and wherein said server comprises an advice provider.

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39. (Withdrawn) The apparatus of Claim 38, wherein said advice concerns prescription drug interaction, said apparatus further comprising:

- 5 said advice provider further comprising means for gathering information regarding said prescription drug interaction from one or more sources; and
- said remote inspector method further comprising means for applying advice consumer queries to said server to determine relevance of said prescription drug interaction information to an advice consumer.

10 40. (Withdrawn) The apparatus of Claim 38, wherein said advice is provided by a consolidator that authors an advisory that asserts the existence of a consumer in a travel agency customer database who has reserved passage between one location and another on or near a particular date, said apparatus further comprising:

- 15 means for placing said advisory at an advice site of said consolidator;
- said advice consumers comprising various travel agencies that subscribe to said consolidator's advice site;
- a remote inspector method maintained by said advice consumers in their computer which searches said travel agency customer database for
- 20 customers with certain travel plans;
- one or more advisories that are provided to said advice consumer's computers;
- said remote inspector method further comprising means for automatically inspecting said advisories for relevance; and
- 25 said travel agencies further comprising means for offering a traveler passage, as provided by said consolidator, if relevance of said advisory is established.

41. (Withdrawn) The apparatus of Claim 38, wherein said advice is provided

30 by a transport entity in the form of advisories that assert the existence, in a user profile, of an expressed desire to obtain transportation to a certain location, wherein said advisory is placed at an advice site of said transport entity, said apparatus further comprising:

- said advice consumers comprising potential transportation users;

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a remote inspector method maintained by said advice consumers in their computer that is set to subscribe to said transport entity's advice site;
means for said advice consumers adding expressions of special interest to user profiles indicating locations to which transportation is desired;
5 one or more advisories that are provided to said advice consumer's computer; and
means for automatically inspecting said advisories for relevance;
wherein said transport entity offers transportation to said potential transportation user based upon said advice consumer's profile.

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42. (Withdrawn) The apparatus of Claim 38, wherein an offeror submits an advisory to a market maker offering a transaction concerning an item, the apparatus further comprising:

means for said market maker posting one or more advisories regarding
15 said item on said market maker's advice site;

one or more users subscribing to said market maker's advice site;

means for said one or more user's inputting information about interests to a corresponding user profile, wherein relevant advisories comprise items meeting said user's interests;

20 a user's advice reader for gathering advisories from said market maker's advice site; and

means for performing relevance evaluation in accordance with said user profile, as inspected by a user profile inspector method.

25 43. (Withdrawn) The apparatus of Claim 38, further comprising:

an offeror for submitting an advisory to an advice site, said offeror offering a balance transfer to individuals having sufficient balances and/or incomes;

means for posting said advisory at said advice site;

30 a user subscribing to said advice site;

means for said user providing information with regard to any of credit card balance, existing interest rate on balance, and income, said information being used in a user profile; and

a remote inspector method for verifying said information;

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wherein said information to determine if said user is approved; and
wherein relevant advisories have credit preapproved.

44. (Withdrawn) The apparatus of Claim 38, further comprising:

- 5 an offeror submitting an advisory to an advice site, said advisory
providing variables associated with principal, current interest, and term of an
existing loan;
 means for posting said advisory at said advice site;
 a user subscribing to said advice site;
10 means for said user providing information for use in a user profile; and
 a remote inspector method for evaluating relevance;
wherein said advisory is relevant if it provides a set of better terms than an
existing loan.

- 15 45. (Previously Amended) In a system including an advice consumer for
gathering broadcast information from a communications medium and a reader
associated with said advice consumer for determining relevance of said
broadcast information, a communications system comprising:

- an advice provider which broadcasts information over a
20 communications medium to target situations based on an advice consumer
profile;
 wherein said advice consumer is advised of said information only if
said information meets certain predetermined relevance criteria as a result of
a relevance evaluation performed by said reader;
25 wherein said advice provider broadcasts highly targeted advice the
relevance of which to ad advice consumer is determined by said reader
without compromising individual privacy and without learning of identity and
attributes of said advice consumer;
 wherein said environment includes data of a sensitive or private
30 nature; and
 wherein said relevance evaluation optionally occurs in an environment
that is remote from that of said advice consumer.

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46. (Original) The system of Claim 45, wherein data about an advice consumer is automatically inferred from other facts to produce a statistical inference that certain conditions hold, even though said advice consumer has not input said data and said data have not been measured.

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